

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Clarence Edward Barnett and Doris Barnett

a/k/a Clarence E Barnette, Doris Barnnett, Doris

Case No. 11-80575

McMillan, Doris McMillian

S.S. Nos.: xxx-xx-0621 and xxx-xx-8761

Mailing Address: PO Box 954, Raeford, NC 28376-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on April 6, 2011.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: April 26, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral
	SunTrust	3	2010 Chevrolet Impala
	Hoke County Taxes	2	Land

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
	SunTrust	3		**
	Hoke County Taxes	2		**
				**
				**
				**
				**
				**
				**
				**
				**

Date: 4/4/11

Lastname-SS#: Barnett-0621

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
None	

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
None	

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS w/ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	GreenTree	1	\$30,581	5.00	\$306	\$623.77	1999 Champion Mobile home
				5.00			
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS w/ 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			5.00			
				5.00			
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)

Amount

Law Offices of John T. Orcutt, P.C. \$2,800

SECURED TAXES

Secured Amt

IRS Tax Liens

REAL PROPERTY TAXES ON RETAINED REALTY

Amount

UNSECURED PRIORITY DEBTS

Amount

IRS Taxes \$5,108

STATE TAXES

Amount

Personal Property Taxes

ALIMONY OR CHILD SUPPORT ARREARAGE

Amount

CO-SIGN PROTECT (Pay 100%)

Int. %

Payoff Amt

ALL CO-SIGN PROTECT DEBTS (See*)

GENERAL NON-PRIORITY UNSECURED

Amount**

DMI= \$665

\$39,900

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 1,484 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 2.01 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Fingerhut Post Office Box 1250 Saint Cloud, MN 56395-1250
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	American Express Post Office Box 981535 El Paso, TX 79998-1535	Fort Bragg Federal Credit Union Attn: Collection Department Post Office Box 70240 Fort Bragg, NC 28307-0240
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Badcock & More Home Furniture Post Office Box 1034 Mulberry, FL 33860	GC Services Limited Partnership Collection Agency Division 6330 Gulfton Houston, TX 77081
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	Best Buy c/o HSBC Retail Services Post Office Box 15521 Wilmington, DE 19850-5521	GE Money Bank Bankruptcy Dept. Post Office Box 103106 Roswell, GA 30076-3106
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	Citibank Post Office Box 6500 Sioux Falls, SD 57117-6500	GE Money Bank Bankruptcy Dept. Post Office Box 103104 Roswell, GA 30076-3104
Experian P.O. Box 2002 Allen, TX 75013-2002	Citifinancial 3900 Raeford Road Fayetteville, NC 28304-3381	Ginny's 1112 7th Avenue Monroe, WI 53566-1364
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Citifinancial Bankruptcy Department Post Office Box 140489 Irving, TX 75014-0489	GreenTree Attn: Managing Agent Post Office Box 6154 Rapid City, SD 57709-6154
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Credit Bureau of Greensboro Post Office Box 26140 Greensboro, NC 27402-0040	Hhgregg c/o GE Money Bank Post Office Box 981127 El Paso, TX 79998
Internal Revenue Service (ED)** Post Office Box 7346 Philadelphia, PA 19101-7346	Credit One Bank, N.A. PO Box 98873 Las Vegas, NV 89193-8873	Hoke County Tax Collector Post Office Box 217 Raeford, NC 28376-0217

HSBC Card Services
Post Office Box 80084
Salinas, CA 93912-0084

Peebles
c/o World Financial Network Nat'l
Post Office Box 182125
Columbus, OH 43218-2125

Internal Revenue Service
Post Office Box 7346
Philadelphia, PA 19101-7346

Sheria Oates
Post Office Box 954
Raeford, NC 28376

Lowe's
Post Office Box 965004
Orlando, FL 32896-5004

SunTrust
Attn: Managing Agent
Post Office Box 305053
Nashville, TN 37230-5053

Midnight Velvet
1112 7th Avenue
Monroe, WI 53566-1364

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Military Star
Disputes Unit
Post Office Box 650410
Dallas, TX 75265-0410

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Wal-Mart
Post Office Box 965023
Orlando, FL 32896-5023

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

Western Sky
aka Cash Call
Post Office Box 370
Timber Lake, SD 57656

North Carolina Employment Security
Commission
Post Office Box 26504
Raleigh, NC 27611-6504

Sheria Oates
Post Office Box 954
Raeford, NC 28376